

Sent: Tuesday, November 17, 2015 8:01 AM

To: Director - FASB

Subject: Proposed Accounting Standards Update: Financial Instruments--Credit Losses

Dear Chairman Golden:

What problem is being addressed by CECL? We are privately held. No one looks at our reserve except bank examiners and they do not support the proposal. This is just another needless regulation driving consolidation. Back off!

If you have any questions or would like additional information, please do not hesitate to contact me at 320 974-8861 or robm@harvestbankmn.com.

Sincerely,

Robert Meyerson
Chairman
Harvest Bank
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